

**UNITED STATES DISTRICT COURT
DISTRICT OF MAINE**

DEUTSCHE BANK NATIONAL)	
TRUST COMPANY AS TRUSTEE)	
FOR MORGAN STANLEY ABS)	Docket No. 2:20-cv-00086-NT
CAPITAL 1 INC. TRUST 2006-HE8,)	
MORTGAGE PASS-THROUGH)	
CERTIFICATES, SERIES 2006-HE8,)	
)	RE: 63 Joffre Street,
Plaintiff,)	Auburn, ME 04210
)	
v.)	
)	Mortgage: June 15, 2006
CATHERINE HUGHES,)	Androscoggin County Registry
)	of Deeds – Book 6800, Page 298
Defendant.)	

JUDGMENT OF FORECLOSURE AND SALE

Address: 63 Joffre Street, Auburn, ME 04210

Mortgage: June 15, 2006

Book 6800, Page 298 in the Androscoggin County Registry of Deeds

This matter came before the Court for a testimonial hearing on the Plaintiff's Motion for Default Judgment on September 16, 2021 (ECF No. 29). In a separate Order, I granted that motion and, pursuant to the Plaintiff's request at the hearing, dismissed Counts II–V of the Complaint. Order on Pl.'s Mot. for Default Judgment (ECF No. 33). Judgment on Count I – Foreclosure and Sale is hereby **ENTERED** as follows:

1. If the Defendant or her heirs or assigns pay Deutsche Bank National Trust Company as Trustee for Morgan Stanley ABS Capital 1 Inc. Trust 2006-HE8, Mortgage Pass-Through Certificates, Series 2006-HE8 ("**Deutsche Bank**") the amount adjudged due and owing (\$172,481.56) within 90 days of the date of the

Judgment, as that time period is calculated under 14 M.R.S. § 6322, Deutsche Bank shall forthwith discharge the Mortgage and file a dismissal of this action on the ECF docket. The following is a breakdown of the amount due and owing as of September 9, 2021:

Description	Amount
Principal Balance	\$137,622.94
Interest	\$14,878.03
Escrow Advance	\$19,753.93
Advance Balance	\$428.00
Unapplied Funds	(\$201.34)
Grand Total	\$172,481.56

2. If the Defendant or her heirs or assigns do not pay Deutsche Bank the amount adjudged due and owing (\$172,481.56) within 90 days of the judgment, as that time period is calculated under 14 M.R.S. § 6322, her remaining rights to possession of the property located at 63 Joffre Street, Auburn, Maine 04210 (“**Auburn Property**”) shall terminate, and Deutsche Bank shall conduct a public sale of the Auburn Property in accordance with 14 M.R.S. § 6323, disbursing the proceeds first to itself in the amount of \$172,481.56 after deducting the expenses of the sale, with any surplus to the Defendant or her heirs or assigns, in accordance with 14 M.R.S. § 6324. Deutsche Bank may not seek a deficiency judgment against the Defendant pursuant to the Plaintiff’s waiver of deficiency at trial.

3. Pursuant to 14 M.R.S. § 2401(3)(F), the Clerk, if requested, shall sign a certification after the appeal period has expired, certifying that the applicable period has expired without action or that the final judgment has been entered following appeal.

4. The amount due and owing is \$172,481.56.

5. Deutsche Bank has first priority in the amount of \$172,481.56, pursuant to the subject Note and Mortgage, and there are no parties in interest other than the Defendant who has second priority.

6. The prejudgment interest rate is 3.125%, *see* 14 M.R.S. § 1602-B, and the post-judgment interest rate is 0.11%, *see* 28 U.S.C. § 1961.

7. The following information is included in this Judgment pursuant to 14 M.R.S. § 2401(3):

a. The parties to the action and counsel of record are as follows:

	PARTIES	COUNSEL
PLAINTIFF	Deutsche Bank National Trust Company as Trustee for Morgan Stanley ABS Capital 1 Inc. Trust 2006-HE8, Mortgage Pass-Through Certificates, Series 2006-HE8 c/o Select Portfolio Servicing, Inc., 3815 S. West Temple Salt Lake City, UT 84115	John A. Doonan, Esq. Reneau J. Longoria, Esq. Doonan, Graves & Longoria, LLC 100 Cummings Center Suite 303C Beverly, MA 01915
DEFENDANT	Catherine Hughes 63 Joffre Street Auburn, ME 04210	Pro Se

b. The docket number of this case is No. 2:20-cv-00086-NT.

c. The Defendant, the only party to these proceedings besides Deutsche Bank, received notice of the proceedings in accordance with the applicable provisions of the Federal Rules of Civil Procedure.

- d. A description of the real estate involved, 63 Joffre Street, Auburn, Maine 04210, is set forth in Exhibit A to the Judgment herein.
- e. The street address of the real estate involved is 63 Joffre Street, Auburn, ME 04210. The Mortgage was executed by the Defendant, Catherine Hughes, on June 15, 2006. The book and page number of the Mortgage in the Androscoggin County Registry of Deeds is Book 6800, Page 298.
- f. This judgment shall not create any personal liability on the part of the Defendant but shall act solely as an *in rem* judgment against the property, 63 Joffre Street, Auburn, Maine 04210.

SO ORDERED.

/s/ Nancy Torresen
United States District Judge

Dated this 2nd day of November, 2021.

EXHIBIT "A"

A CERTAIN LOT OR PARCEL OF LAND WITH THE BUILDINGS THEREON SITUATED IN AUBURN IN SAID COUNTY OF ANDROSCOGGIN AND STATE OF MAINE, SHOWN AS LOTS ONE HUNDRED SIXTEEN (116) AND ONE HUNDRED SEVENTEEN (117) ON PLAN OF BEN HILL FARM MADE BY SWIFT IN 1918 AND RECORDED IN THE ANDROSCOGGIN COUNTY REGISTRY OF DEEDS IN BOOK OF PLANS, VOLUME 2, PAGE 212, TO WHICH PLAN AND THE RECORD THEREOF REFERENCE MAY BE HAD FOR A MORE PARTICULAR DESCRIPTION,

